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Total Number of Pages in This Submission

Application Number 10/709,398

Filing Date May 2, 2004

First Named Inventor Ihab Shraim

Art Unit 2131

Examiner Name Not Assigned

Attorney Docket Number 040246-000100US

## ENCLOSURES (Check all that apply)

- Fee Transmittal Form  
 Fee Attached
- Amendment/Reply  
 After Final  
 Affidavits/declaration(s)
- Extension of Time Request
- Express Abandonment Request
- Information Disclosure Statement
- Certified Copy of Priority Document(s)
- Reply to Missing Parts/ Incomplete Application  
 Reply to Missing Parts under 37 CFR 1.52 or 1.53

- Drawing(s)  
 Licensing-related Papers  
 Petition  
 Petition to Convert to a Provisional Application  
 Power of Attorney, Revocation  
 Change of Correspondence Address  
 Terminal Disclaimer  
 Request for Refund  
 CD, Number of CD(s) \_\_\_\_\_  
 Landscape Table on CD

- After Allowance Communication to TC  
 Appeal Communication to Board of Appeals and Interferences  
 Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)  
 Proprietary Information  
 Status Letter  
 Other Enclosure(s) (please identify below):  
 SB/08  
 7 References  
 Return Postcard

Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
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Signature			
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Printed name	Chad E. King		
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Date	February 22, 2006	Reg. No.	44,187
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## CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

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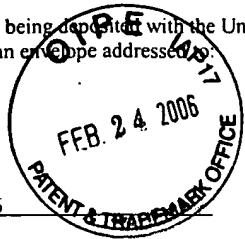
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On February 22, 2006

TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker  
Janet L. Newmaker



PATENT  
Attorney Docket No.: 040246-000100US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Ihab Shraim et al.

Application No.: 10/709,398

Filed: May 2, 2004

For: Online Fraud Solution

Customer No.: 20350

Confirmation No.: 3397

Examiner: Not Assigned

Art Unit: 2131

**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT  
UNDER 37 CFR §§ 1.97 AND 1.98**

Mail Stop Amendment  
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P.O. Box 1450  
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Sir:

The references cited on attached forms PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the non-US references (in compliance with the requirements of 37 CFR §1.98(a)(2)) are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicants believe that no fee is required for submission of this statement. If a fee is required, however, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Chad E. King  
Reg. No. 44,187

Date: February 22, 2006

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, CA 94111-3834  
Tel: 303-571-4000  
Fax: 415-576-0300  
CEK/jln  
60707925 v1



Substitute for form 1449A/PTO				<b>Complete if Known</b>	
				Application Number	10/709,398
				Filing Date	May 2, 2004
				First Named Inventor	Ihab Shraim
				Art Unit	2131
				Examiner Name	Not Assigned
Sheet	1	of	2	Attorney Docket Number	040246-000100US

<b>U.S. PATENT DOCUMENTS</b>					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> ( <i>if known</i> )			
	A3	US-5,898,836	04-27-1999	Freivald et al.	
	A4	US-2004-0054917 A1	03-18-2004	Obrecht et al.	
	A5	US-2004-0064736 A1	04-01-2004	Obrecht et al.	
	A6	US-2004-0098607 A1	05-20-2004	Alagna et al.	
	A7	US-2004-0123157 A1	06-24-2004	Alagna et al.	
	A8	US-2004-0187023 A1	09-23-2004	Alagna et al.	
	A9	US-2004-0254848 A1	12-16-2004	Golan et al.	
	A10	US-2005-0060263 A1	03-17-2005	Golan et al.	
	A11	US-2005-0097320 A1	05-05-2005	Golan et al.	

<b>FOREIGN PATENT DOCUMENTS</b>						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup>	Number <sup>4</sup>			
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Substitute for form 1449B INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
Sheet	2	of	2	Application Number	10/709,398
				Filing Date	May 2, 2004
				First Named Inventor	Ihab Shraim
				Art Unit	2131
				Examiner Name	Not Assigned
				Attorney Docket Number	040246-000100US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1	US Provisional Patent Application No. 60/273,826, filed March 8, 2001, File History, 41 pages	<input type="checkbox"/>
	C2	US Provisional Patent Application No. 60/273,835, filed March 8, 2001, File History, 21 pages	<input type="checkbox"/>
	C3	US Provisional Patent Application No. 60/273,836, filed March 8, 2001, File History, 70 pages	<input type="checkbox"/>
	C4	US Provisional Patent Application No. 60/282,142, filed April 9, 2001, File History, 74 pages	<input type="checkbox"/>
	C5	US Provisional Patent Application No. 60/433,345, filed December 13, 2002, File History, 15 pages	<input type="checkbox"/>
	C6	US Provisional Patent Application No. 60/502,296, filed September 12, 2003, File History, 16 pages	<input type="checkbox"/>
	C7	US Provisional Patent Application No. 60/502,297, filed September 12, 2003, File History, 9 pages	<input type="checkbox"/>

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